

support and answer questions from family members whose spouses have been deployed.

Mr. Speaker, time does not permit me to list all the great things that these credit unions are doing to assist their members—both military and civilian during these difficult economic times. But their efforts deserve our praise and our thanks.

I urge my colleagues to speak with the credit unions and other financial institutions in their own districts to learn about all the ways they are helping their customers during this time of need. Through the efforts these financial institutions, and others, we will not only weather this storm but we will be economically stronger for it.

REMARKS BY RABBI MICHAEL
MILLER

HON. ANTHONY D. WEINER

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. WEINER. Mr. Speaker, this past month, the Queens community of Belle Harbor was shaken by the crash of American Airlines flight 587. As many of you know, this neighborhood had already been hit particularly hard by the attacks of September 11, as dozens of Belle Harbor residents lost their lives to the attacks, many of them firefighters. A number of us have struggled to find the appropriate words to articulate our emotions during these times of unfathomable loss. At the memorial service for flight 587 the Sunday after the crash, Rabbi Michael Miller managed to find those words. I wanted to share his eloquence with my colleagues, and that is why I ask unanimous consent that these remarks be inserted into the RECORD. I hope that my colleagues will find them as comforting as inspiring as I have.

REMARKS AT A PRAYER SERVICE FOR THE VICTIMS OF THE CRASH OF AMERICAN AIRLINES #587, SUNDAY, NOVEMBER 18, 2001, 2:00 PM, RIIS PARK, QUEENS, NY

In our Jewish tradition it is proper to express appreciation to one's hosts. And it is within that spirit that I thank Mayor Giuliani for convening this service, and for his determined and compassionate leadership, along with Governor Pataki, Senators Schumer and Clinton, and Congressman Anthony Weiner during these difficult times.

[PSALM 121]

Last Monday morning, hundreds of people, men, women and children, the young and the old, woke up before dawn and rose from their beds. A trip was to be taken to the Dominican Republic.

In apartments, houses and hotel rooms last Monday morning, there was the predictable last minute rush. The checklist of things to take. Packing that extra shirt, a pair of stockings, a gift for family in Santo Domingo . . .

And, no doubt, last Monday morning, there was the presence of that anxiety which accompanies travel. Tickets. Passports. Would the car service come on time? Will we get to the airport with minutes to spare? Do we have too much baggage? Too little?

Inevitably, last Monday morning, or maybe it was last Sunday night, there was the farewell. Fathers, mothers; wives, husbands; sons, daughters; sisters, brothers; grandmothers, grandfathers; friends, lovers.

The farewell: a kiss; an embrace, A shake of the hand, or a wave. A "so long" over the phone, "have a good trip."

A farewell. But not a goodbye.

And for those in Belle Harbor, not even that.

And then . . . And then tragedy.

Close to 300 individuals, some as families, some as couples, some as friends, some alone. Gone.

Tragedy, finality, shock and tears.

How do we cope? How can we cope? So much sadness. So much grief. So many questions. So few answers. So much emptiness.

In the second chapter of the Book of Lamentations, *Eicha*, we read: "*Horidi chanachal dim'a yomam valayla.*" Shed tears like a river, day and night.

What binds us together today, as what has bound us together at the Ramada, at the Javits Center, and while even at home, are the tears. A river of tears, day and night.

Tears are not shed in English. Tears are not shed in Spanish. Tears are not shed in Hebrew. The tears themselves are a common language. Crying itself is a language of grief.

We shed rivers of tears for the children whose lives had been so fresh, whose promise had been so abounding, whose future had been so bright.

We shed rivers of tears for the mothers and fathers, wives and husbands, who had longed to watch their children grow, who had worked so hard to make a better life, who had given so much love to each other and to so many.

We shed rivers of tears for brothers and sisters, friends and lovers whose companionship had been torn away so suddenly.

We shed rivers of tears, day and night, for never having the opportunity to share a last hug, a kiss, a smile; to say goodbye; I'm sorry; I love you.

We shed rivers of tears, day and night, and we pray.

As the liturgy for the closing *Ne'ilah* prayers of the Jewish Day of Atonement, *Yom Kippur*, reads: "*Yehi ratzon milfanecha shomaiya kol bechiyot shetasim dimoteinu benodcha l'hiyot.*" May it be Your will, You who hear the sound of weeping, That You place our tears in Your flask for safe keeping.

And we pray, O Lord, that the waters of our tears, like the incoming tide, draw the souls of these innocents close to You.

Lord, protect them, guard them, watch over them, and bless them—now and for eternity. "*V'yanuchu b'shalom al mishkavam.*"

May their repose be peace.

And let us say—Amen.

INTRODUCTION OF THE MEDICARE
SUBSTITUTE ADULT DAY CARE
SERVICES ACT

HON. GERALD D. KLECZKA

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Mr. KLECZKA. Mr. Speaker, today Mr. STARK from California and I are introducing the Medicare Substitute Adult Day Care Services Act. This critical legislation would expand home health rehabilitation options for Medicare beneficiaries while simultaneously assisting family caregivers with the very real difficulties in caring for a homebound family member.

Specifically, this bill would update the Medicare home health benefit by allowing beneficiaries the option of substituting some, or all, of their Medicare home health services for care in an adult day care center (ADC).

The ADC would be paid the same rate that would have been paid for the service had it

been delivered in the patient's home. In addition, the ADC would be required, with that one payment, to provide a full day of care to the patient at no additional cost to the Medicare program. That care would include the home health benefit as well as transportation, meals, medication management, and a program of supervised activities.

The ADC is capable of providing these additional services at the same payment rate as home health care because there are additional inherent cost savings in the ADC setting. In the home care arena, a skilled nurse, a physical therapist, or any home health provider must travel from home to home providing services to one patient per site. There are significant transportation costs and time costs associated with that method of care. In an ADC, the patients are brought to the providers so that a provider can see a larger number of patients in a shorter period of time.

It is important to note that this bill is not an expansion of the home health benefit. It would not make any new people eligible for the Medicare home health benefit. Nor would it expand the definition of what qualifies for reimbursement by Medicare for home health services.

To be eligible for this new ADC option, a patient would still need to qualify for Medicare home health benefits just like they do today. They would need to be homebound and they would need to have a certification from a doctor for skilled therapy in the home.

This legislation simply recognizes that adult day care facilities can provide the same health services with the added benefits of social interaction, activities, meals, and a therapeutic environment, in which a group of trained professionals can treat, monitor and support Medicare beneficiaries who would otherwise be monitored at home by a single caregiver. Rehabilitation is enhanced by such comprehensive care.

Not only does ADC aid in the rehabilitation of the patient, it provides an added benefit to the family caregiver. When a beneficiary receives the Medicare home health benefit in the home, the provider does not remain there all day. They provide the service they are paid for and leave to treat their next patient.

Because many frail seniors cannot be left alone for long periods of time, this prevents the caregiver from having a respite or being able to maintain employment outside of the home. If the senior could utilize ADC services, they would receive supervised care for the whole day and the caregiver would have the flexibility to maintain a job and/or be able to leave the home for longer periods of time.

Adult day care centers are proving to be effective, and often preferable, alternatives to complete confinement in the home. I urge my colleagues to cosponsor and support this important legislation.

PROTECTING OUR COMMUNITIES
FROM PREDATORY LENDING
PRACTICES ACT

HON. MAXINE WATERS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 20, 2001

Ms. WATERS. Mr. Speaker, today I rise to introduce the "Protecting Our Communities